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ABSTRACT

The Pre-Retirement Program Section of the Division for Senior Citizens, Department of Human Resources, Chicago, is charged with providing consultation and technical assistance in pre-retirement education and planning for business, industry, labor, government, and other groups in the area. Current activities of the section include serving as a consultant to employers who are interested in or are presently conducting retirement counseling programs. The section staff members fill speaking engagements to discuss facets of retirement planning. Research is being conducted by the section on types and levels of pre-retirement programs in the area, 100 organizations being presently involved. The division's workshop program is a vital part of the on-going training program for pre-retirement planning counselors. Plans for the future include: (1) exploring the feasibility of a cooperative division/university-sponsored field-work program for training college students to become retirement planning counselors; (2) effecting greater cooperation between labor and management in retirement program preparation; (3) stimulating interest in retirement planning among smaller employers; (4) developing a program cost-analysis form for use by clients; and (5) assisting colleges in offering retirement planning courses through adult education and evening courses. (Not available in hard copy due to marginal legibility of original document.) (DB)

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DIVISION FOR SENIOR CITIZENS
DEPARTMENT OF HUMAN RESOURCES
CITY OF CHICAGO

ED054403

A REPORT ON THE PRE-RETIREMENT PROGRAMS OF THE DIVISION

June 1969

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I. HISTORY OF THE PROGRAM

A. Conference on Preparation for Retirement
B. "Time for Living" TV Series
C. Retirement Education Demonstration Project
D. Retirement Planning Program Package
E. Retirement Education Program Survey
F. Pre-Retirement Program Bulletins
G. Workshop/Conference Series

II. CURRENT ACTIVITIES

A. Corporate Consultation
B. Speaking Engagements
C. Pre-Retirement Program Research
D. Workshop/Conference Program

III. SOME PLANS FOR THE FUTURE

A. Field Work Program
B. Labor and Management
C. Smaller Employers
D. Cost Analysis Form
E. Pre-Retirement Education Course

IV. STATEMENT OF CRITERIA

A. Approach
B. Method
C. Subject Matter
D. Materials
E. Follow-up

V. CONCLUSION

VI. APPENDICES

I. HISTORY OF THE PROGRAM

As a key program function of the Division for Senior Citizens, Department of Human Resources, City of Chicago, the Pre-retirement Program Section is charged with providing consultation and technical assistance in pre-retirement education and planning for business, industry, labor, government and other groups throughout the Chicago area.

From its inception in 1956 by special appointment of Mayor Richard J. Daley, the Mayor's Commission for Senior Citizens[1] accepted the responsibilities set forth in a Statement of Principles adopted at the Commission's first meeting:

> To develop public awareness and interest in the problems of aging...To stimulate public agencies and departments and private organizations and agencies, especially including churches and community groups, in the development of employment and welfare for our senior citizens.

One of the first efforts of the very small staff of the agency in these early days, was the extension of staff through the establishment of volunteer citizer committees, e.g. the Committee on Employment and Retirement, the Committee on Recreation and Education, and later the Committee on Retirement Planning.

Responding to the Statement of Principles, the responsible committee instituted first a program encouraging the employment of older workers. Early in 1957, over four thousand letters were addressed to employers urging their use of the Illinois State Employment Service in hiring persons 65 and over for part-time or full-time

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1. Established in 1956 as the Mayor's Commission for Senior Citizens, renamed by city ordinance in 1966 as the Chicago Commission for Senior Citizens and effective January 1969, realigned as the Division for Senior Citizens, Department of Human Resources, City of Chicago. The term Division will be used throughout the report.

employment. The State Employment Service itself responded to the effort by engaging special personnel to serve as counselors for older people seeking employment.

In 1957, as an inter-agency venture, the Division cooperated with Senior Achievement, a Chicago program offering employment opportunities for older persons. While gaining part-time employment for retired teachers, this phase of Senior Achievement also rendered a valuable service to Chicago newcomers by making available instruction in urban living. The program was extended with additional educational services for senior citizens, resulting later in the Board of Education's appropriation of additional funds for classes of instruction for older citizens.

Conference on Preparation for Retirement

In 1958, the committees on (1) Employment and Retirement and (2) Recreation and Education jointly began planning for a major conference on preparation for retirement. Participation was to be sought from health and welfare agencies, business, industry, and labor organizations. The theme of the conference was to demonstrate the importance and value to employers of providing retirement counseling for their employees. A number of preliminary steps, including recruitment of participants, a survey of resources, etc., preceded the conference.

Designated the Division's "Retirement Education Project", the conference rapidly assumed major proportions, and ultimately involved the planning, research, and promotional efforts of a combined, 60-member, volunteer staff in addition to the Division and other professional resource agencies.

During the summer prior to the conference, a 22 member Conference Committee on Community Roles in Retirement Education prepared and gave widespread circulation to a questionnaire seeking out information on retirement education programs then being conducted in the Chicago area. The Chicago Association of Commerce and Industry research department assisted the committee in the design and collation of the questionnaire, and the Association, central labor organizations, church groups, and the Welfare Council of Metropolitan Chicago assisted in distributing more than 8,000 copies of the questionnaire.

The questionnaire addressed itself to four basic questions:

1. How many pre-retirement programs were being conducted in Chicago?

2. What techniques did such programs use, i.e., distribution of literature, group meetings, individual counseling, or other methods?

3. What did these programs cover?

4. To whom were these programs available?

Results of the questionnaire were summarized in a "Memorandum to Participants", Time for Living - A Conference on Planning and Preparation for Retirement, September 1959, Pages 8-10, including the following:

1. Of the 620 respondents - representing businesses, churches, unions, and social agencies, 156 reported programs of one kind or another;

2. Eighty-nine reported distribution of reading materials prior to retirement, 41 of these on a regular basis;

3. Thirty-six reported group meetings or classes, 12 regularly scheduling them before retirement and 3 after;

4. One hundred forty-three reported programs of individual counseling prior to retirement, and 7 after;

5. Age groups reached ranged from 11 programs including those 49 and under to 88 programs including those 65 and over; and,

6. Forty-seven of the respondents indicated that 76-100% of their eligible people participated.

In the memorandum cited above, the committee concluded from the findings of the questionnaire that:

> It is obvious that only a fraction of potential sponsors conduct retirement education programs; and, that where programs exist, coverage of potential participants is far from comprehensive; formal program is not highly developed; and the scope of program content is limited to a very few items. There may be less than several dozen highly organized, formal, relatively inclusive programs in the Chicago area. Judging from the responses, however, this reflects the newness of the field, and not absence of a genuine desire to explore and enter it.

The same memorandum - in addition to the full report of the Committee on Community Roles in Retirement Education, also included the reports of the conference committees on (1) Content and Promotion of Retirement Education and Leisure Time Activities and (2) Community Service and Employment of Retired Citizens. A copy of this memorandum has been appended to this report.

When actually convened on September 29, 1959, the conference was sponsored by the Division in cooperation with the Chicago Association of Commerce and Industry, the Chicago Federation of Labor, and the Cook County Industrial Union Council.

Two hundred and twelve business, labor, church, welfare and civic leaders met to consider together two basic questions, namely:

1. What can we - business, labor, church, civic groups - do within our own organizations as part of a cooperative effort to create an atmosphere in the community conducive to sound, early planning for retirement; and what, specifically, can we do to help the individual with this planning and preparation?

2. What is the role of a civic commission - particularly, Mayor Daley's Commission for Senior-Citizens - in this field?

The conference program included a dramatized presentation, "Open Calendar - The facts on 'a longer number of tomorrows to be spent with a larger number of people'"; a keynote address by Mayor Daley; summary reports from the three conference committees; an address by Thomas Collins, Chicago Daily News, author of "The Golden Years" column; a presentation on "Techniques of Retirement Counseling"; a demonstration of a group counseling session; and workshop sessions addressing themselves to the two questions posed to the conference.

The conference report and recommendations (appended to this report) are important in that they stated the basis from which much of the Division's later work in retirement education and planning proceeded. The recommendations are summarized as follows:

From the preparatory committees

There should be flexibility in the application of rules governing compulsory retirement. Firms should review their individual practices to determine how older workers can best be retained. Hiring practices and work assignments should be reviewed so as to take advantage of the skills, time, and reliability of older experienced workers. Laws governing maximum earnings of social security recipients should be reviewed. Attention should be given to vocational retraining and counseling for older workers whose skills are no longer useful and who are unprepared for any other work.

From the conference participants

The Commission's role in the field of retirement planning should be strengthened, providing for continuous rather than intermittent programming. Consultation and technical assistance should be provided. An on-going workshop/conference program should be established. Utilization should be made of all media of communications. New resource materials and program outlines should be developed.

> Business and industry should recognize their major responsibility in retirement education. Labor and management should seek greater cooperation in retirement education. Educational programs encouraging planning for retirement during early employment years should be established. Business, industry, labor, government, churches, and other groups should unite in stimulating planning for retirement.

The Conference also declared the report of the Committee on Content and Promotion of Retirement, Memorandum to Participants, pp. 14-25, to be a good framework for retirement and planning programs, adding these notations:

1. Individuals should be helped to discover what they can accomplish for themselves in planning for retirement;
2. Training leaders of pre-retirement counseling programs is considered mandatory;
3. Preparation for retirement should begin much earlier than it now generally does - i.e., earlier than age 55 or 60;
4. Pre-retirement planning programs must be expanded to include a great deal more than just providing information about social security and pension plan benefits, adding such subjects as health, housing, leisure time, etc.;
5. Program sponsors should give attention to gaining fuller participation in the programs;
6. The satisfactions in the varieties of constructive use of time after retirement should be fully developed in retirement education programs.

"Time for Living" TV Series

In early 1960, the Division determined that future programming warranted separating the Committee on Employment and Retirement into two separate committees.

The newly-formed Retirement Planning Committee reacted early to the conference recommendation encouraging greater utilization of mass-media communications. ("Recommendations to the Mayor's Commission

Report on the Time for Living Conference, September 1959, page 6.)
A Retirement Education Subcommittee (TV Project) was appointed and assigned responsibility for investigating the use of television as a means of reaching a widespread audience with retirement counseling.

The subcommittee began exploratory meetings with Chicago's Educational Television Station, WTTW - Channel 11, and the Industrial Relations Center of the University of Chicago. The project was authorized and granted a tentative budget by the Division on June 8,19 It was to involve production of a full series of television programs on retirement planning. The sub-committee adapted for television usage the ten-booklet series, "Preparation for Retirement", developed by the Industrial Relations Center, University of Chicago, and published in 1958 by Education-Industry Service, Chicago.

Eighteen one-half hour sessions would be produced. The first session, "Why Prepare for the Golden Years?", was designed to be promotional in nature.

At an early developmental stage National Educational Television learned of the project. In January 1961, N.E.T. funded video-taping of the series to make it available for nationwide usage. The grant included funds for professional script writing, producing visual-aid materials, etc.

A member of the Division and a representative from the Industrial Relations Center were to co-host the programs, aided by various professionals in supplementing the presentations.

A sample taping of Program Number 12, "Choosing Meaningful Activities" was previewed during a December 1960, luncheon meeting to announce and promote the series.

An area-wide promotional campaign was initiated. Businesses, labor unions, church groups, social agencies, and other organizations were contacted and urged not only to publicize the series, but to cooperate in the educational project by:

organizing groups of employees to view and discuss the programs,

providing study guides and/or text books at little or no cost to their employees, and

cooperating with the Industrial Relations Center in a planned research effort by using control and participating groups.

Two sets of material were made available to viewers, (1) the original ten-booklet series, "Preparation for Retirement" and (2) a home study guide, "Time for Living", developed especially for the television series by the Industrial Relations Center.

The promotional segment was telecast on Wednesday, February 8, 1961. The series proper began the following Wednesday, February 15, and concluded on June 7. All telecasts were shown at 8:00 p.m. A complete listing of dates, topics, and participants is included in "Measuring the Effectiveness of the Program 'Time for Living' in Planning and Preparation for Retirement", Industrial Relations Center, University of Chicago, October 1961, pages 4-5, a copy of which is appended to this report.

Specific television ratings were not available. However, WTTW-TV reported that based on ratings of other programs previously presented during this period, they would estimate a rating of .2 of 1%, indicating 50 to 60 thousand television sets tuned in to the program. This provided an audience of from 100,000 to 240,000. Officials of WTTW-TV considered this a good response, significantly higher than that for an average television college course.

The Industrial Relations Center had previously completed research in the use of classroom and home study approaches to retirement counseling. This project was seen as an opportunity to compare television teaching, with and without textual materials, and group discussion.

Five major Chicago firms cooperated in the attempt to measure the effectiveness of the series. In addition to viewing the program, the survey involved the following supplementary materials:

1. Ten Booklets, "Preparation for Retirement", covering in a systematic way all the material presented in the series;
2. Home Study Guide, "Time for Living", aiding couples and individuals in planning for retirement, and stimulating discussion of and encouragement toward beginning active planning for retirement; and,
3. Retirement Planning Inventory, used before and after the program, as a significant measurement of need for preparation for retirement.

Each of the five companies participating in the survey had employees viewing the programs and using the supplementary materials. One company added eleven sessions of group discussion for two groups of employees. Its two groups were conducted by a trained conference leader. The discussion sessions paralleled the TV programs.

Six retirement areas were covered in the Inventory - (1) Retirement Attitudes, (2) Health and Nutrition, (3) Retirement Information, (4) Financial Planning, (5) Retirement Planning and (6) Retirement Living.

Two main questions were raised to be answered by the survey:

1. Would answers in the Retirement Inventory reflect gains in successful preparation for retirement as a result of viewing the program and using the additional supplementary materials?

2. Would those participating in the parallel group discussions have larger gains than those that did not?

In the five companies, involving a total of 94 employees, significant gains were reflected as a result of the program. However, the overall gain of the company scheduling parallel group discussions was 35 percent higher than that of the other four.

The Industrial Relations Center reported the following major conclusions as supported by the findings of the survey:

1. The TV program, together with the supplementary materials, was effective as measured by gains in favorable responses in the Inventory.

2. Parallel group discussions are invaluable in maximizing the effectiveness of a TV program.

The report also noted that while a TV program on preparation for retirement has certain limitations its advantages should not be underestimated. Under the leadership of such organizations as the Division, the public is sensitized to the need for retirement planning and many organizations are stimulated in promoting such efforts. This type of program provides adequate coverage of subjects important in planning for retirement and

reaches a large, mass audience. Participating organizations should furnish supplementary materials for individuals and, if possible, schedule parallel group discussions. Programs of this nature facilitate greater family participation in retirement planning and reach numerous individuals not otherwise included in organization-sponsored programs.

In September 1962 the "Time for Living" program was shown on 35 stations covering a 25 state area of the National Educational Television network. At the same time the series was rerun on Chicago's WTTW-TV. Using WTTW's previous rating-audience projections it is estimated that the program has been seen through all stations by 3.7 to 8.88 million people.

Retirement Education Demonstration Project

Concurrent with the development of the TV series another group within the Retirement Planning Committee (The Retirement Education Subcommittee - Demonstration Project) was also experimenting with educational methods for retirement planning and sponsored a pilot project in retirement education from September 1960 to February 1961.

The project was conducted with three general objectives:

1. To afford the Division guided experience in community agency sponsored pre-retirement education programs;
2. To gain knowledge of the strengths and weaknesses in the conduct of pre-retirement education classes by experimenting in three different settings, concentrating on the leadership materials, group composition, administration and organization, subject-matter specialists and evaluations; and,
3. To provide a meaningful learning experience for those participating in the program.

The Division was assisted in the project by the Chicago Board of Education, Chicago Public Library Education Department, [illegible]

Council of Metropolitan Chicago, United Lutheran Social Mission Society, Chicago Housing Authority - Community and Tenant Relations Program, Jewish Community Centers and the Adult Education Council of Greater Chicago.

Participation was encouraged from those agencies with experience in on-going adult education programs and offering variation in locality and ethnic backgrounds. Program intensity and budget limitations ultimately restricted participation to three agencies, (1) the McCormick YMCA, (2) the Max Straus Jewish Community Center and (3) the Lower North Community Center.

Project discussion leaders (members of the Chicago public school system) included a principal, a retired principal, and an adult education instructor.

Three types of materials were used by participants, namely

1. A Participant's Manual, including inventories and charts to be completed by the participants;
2. Ten Booklets, "Preparation for Retirement", developed by the Industrial Relations Center, University of Chicago; and
3. Eight Pamphlets on the subject of retirement, purchased from the Chicago Public Library.

Each discussion leader received from the Project Director weekly mailings of reprints from professional journals, primarily on group methodology and group dynamics. Eight additional specialists were engaged in order to supplement those areas in which the discussion leaders had limited experience and/or knowledge.

Thirty-seven participated in the program. Promotional efforts were geared to those persons between age 30 and 50 (45 was later determined to be the median age).

Evaluation of the project indicated an increased awareness of retirement as a current social problem, reflected a growing consciousness of material concerning retirement, particularly in newspapers and magazines, and demonstrated that most people have a general lack of knowledge concerning retirement.

Retirement Planning Program Package

Early in 1963 the Retirement Planning Committee began planning the production of a program materials package suitable for all clients and particularly for small businesses and other small organizations. Assigned responsibility for developing the package, the Audio Visual Project Sub-Committee recommended materials designed to reach the labor force of smaller concerns whose size prohibited a full program of in-plant discussion and counseling for retirement. With minor modifications, the package could serve the interests of church and community groups.

Designed for maximum psychological impact the materials were to provide basic retirement information, motivate for planning, and allow for direct involvement on the part of the individual employee. The completed package would include guidelines for leaders, an audio visual presentation, promotional materials and a booklet to guide the individual in the actual planning process.

Initial cost estimates ranged from 20 to 30 thousand dollars. Distribution of the package would be promoted through a series of

preview sessions and direct mailings. In the interest of time and budget the sub-committee proceeded with production of the booklet, with a movie to follow at a later date.

The booklet covered four major areas, (1) the challenge of work and retirement, (2) financial resources, (3) housing and living arrangements and (4) health. The actual text employed lineal technique designed for mass reading (approximately 8th grade) and partnered reading (husband and wife). The result was a self-contained do-it-yourself retirement planning guide and workbook.

The completed 72 page booklet titled "Are You Planning on Living the Rest of Your Life?" was copyrighted by the Division in 1964 with the first edition published by the Administration on Aging, U. S. Department of Health, Education and Welfare.

The Division's TV Project Sub-Committee continued their effort to develop the second major item in the program package - a film on retirement planning.

The sub-committee created a 28-minute, 16mm., color film, "The Rest of Your Life", produced for the Division by a professional firm, Gilbert Altschul Productions, Inc.. Three firms -- Carson, Pirie, Scott & Company, First Federal Savings & Loan Association and United Air Lines, made the film's production possible financially.

Premiered for 200 Chicago business and civic leaders in January 1967, the film dramatically portrays the discovery by a typical group of employees of the benefits of careful pre-retirement planning.

The booklet was revised in 1967 to reflect changes in Social Security legislation and administration. The Allied Education Council Distribution Center, Galien, Michigan published this second edition, a copy of which is appended to this report.

Through the use of this booklet, a promotional poster and the film as a package the Division has achieved significant results in promoting planning for retirement. The full package has been presented to more than 150 different employee groups in Chicago. Copies of the film have been purchased by business corporations, government agencies, schools and libraries throughout the nation. Adult education councils in major cities of the country have been informed of the availability of the pre-retirement planning package. Over 75,000 copies of the planning booklet have been distributed to date throughout the nation and the world. It has been adapted by special permission from the Division, and reprinted by a wide variety of organizations including federal and state agencies, business and industrial concerns, Canadian industry and the Department of Public Health of New South Wales, Australia.

In seeking to effect maximum usage of our present program package of materials we have discovered some limitations of our film, particularly with regard to civic and service clubs. Such organizations traditionally allot a rigid 30 minute period of program time during their luncheon meetings. The film's present length (28 minutes) does not allow for discussion with these groups.

There is a wide audience potential in these hundreds of civic and service clubs in the Chicago area.- As an experimental project,

therefore, we are shortening one or two copies of the film to an approximate length of 20 minutes. In modified - i.e. shortened, form the audio visual program could be presented to as many as 25 to 50 clubs per year.

Retirement Education Program Survey

In March 1964 the Division engaged its first professional staff member to serve as a field representative specializing in consultation on retirement. It assigned him two immediate tasks of surveying area firms to determine those presently offering retirement education programs and establishing a program of consultation and technical assistance.

Complete results of the survey were published in the pamphlet, "Preparing Workers for Retirement", Mayor's Commission for Senior Citizens, October 1964, a copy of which is appended to this report.

The survey covered 75 of the larger Chicago employers, representatives of which were interviewed, either personally or via telephone. As stated on page 3 of the Survey Report:

> Programs of these organizations varied from 'no program, no pension, no interest' (only one) and 'we provide a wonderful pension and that's enough' to a program with as many as 13 group sessions and individual counseling plus pension or profit-sharing and insurance benefits.

Of the organizations surveyed over 80 per cent reported some type of contact with employees prior to retirement citing nationwide expansion of pension and profit-sharing programs as the major factor responsible for the effort. While all programs reportedly were geared to financial matters, few treated other subjects pertinent to retirement, i.e., health, housing, etc.

A more complete study was made of the programs of 32 organizations revealing a variation of approaches including group sessions, individual counseling and mailing of materials appropriate to retirement planning. Participating firms affirmed the desirability of using all three methods as the best possible program approach. Officials of the firms surveyed in greater detail testified that offering retirement preparation programs increased older employee production, improved employee morale, improved company public relations and image and served as a positive indication of company social and community conscience.

Detailed results of the survey were presented during a November 1964 meeting attended by 120 representatives of 74 larger employers. Copies of the Survey Report were mailed to an additional 200 employers not present for this meeting.

Thirty-eight firms represented at the meeting involved employers with whom the field representative had no previous consultation experience. This alone is significant as a reflection of interest in retirement planning. As a direct result of the meeting 14 of these firms indicated their intention of initiating pre-retirement education programs in 1965.

Pre-retirement Program Bulletins

Interest generated by the Survey and the November meeting led the Division to respond by publishing a ten bulletin series describing selected pre-retirement programs and subsequently mailed to over 400 firms and individuals. Copies of the bulletins are appended to this report. This series is still being used as resource material for new clients.

Workshop/Conference Series

The field representative's follow-up work expanded the Division's growing clientele to more than 150 employers. It is estimated that more than 110,000 employees were affected by such contacts.

As the field representative intensified and expanded his contacts, representatives of the firms expressed interest in having the Division sponsor training sessions for leaders of pre-retirement planning programs. These sessions would also serve as a medium through which counselors could exchange program ideas.

To accommodate this interest the Retirement Planning Committee planned an on-going series of workshops and conferences, the first of which was held in November 1965. Participants discussed at length the Division's retirement planning booklet, "Are You Planning on Living the Rest of Your Life"?

II. CURRENT ACTIVITIES

Corporate Consultation

Opportunities for corporate consultation are derived from a variety of sources including our mailing list which presently numbers more than 450 firms, direct requests for assistance, referrals from previous clients, periodic promotional efforts and contacts resulting from staff speaking engagements. Opportunities for individual consultation while not cultivated do occasionally occur.

Corporate consultation will generally involve several meetings of Division staff, often as many as six or more, with representatives

of the organization. Basic data regarding the organization must be gathered, i.e., type of firm, number and age grouping of employees, company retirement policies, personnel available for conducting a retirement counseling program, etc.. These preliminary meetings afford the best opportunity for previewing the Division's program package of materials. Appropriate recommendations, usually in the form of a multiphasic program, allow the organization's representatives to select those features which best suit their particular situation. This type of approach serves as an added opportunity for encouraging organizations to realize their responsibilities to their employees.

It should be noted that our staff function is to serve only in an advisory capacity and not to conduct retirement planning programs for the client. We see our role as one of leading the organization to recognize and appreciate the need for offering such a program, serving as a consultant in the program's developmental stages and assisting the organization's staff personnel in conducting the program. If the organization establishes a program of group sessions treating a variety of subjects, our staff member is often invited to conduct an initial session at which he will show the retirement planning film and present a general overview of planning for retirement.

To date the Division has developed a clientele of more than 250 employers either presently conducting retirement counseling programs or preparing to establish such programs in the near future. Through such contacts the Division is involved in the retirement planning of 250,000 to 500,000 employees.

As we evaluate our present program of consultation and technical assistance we recognize that additional Division staff is needed for what we believe to be an essential part of such service, namely, comprehensive follow-up efforts. Current professional

staff includes a full-time Retirement Planner and a part-time Retirement Planning Consultant. Assistance from the Division's five Specialists in Aging and other professional personnel, who all have specific assignments in other Division program areas, may sometimes be called upon.

Speaking Engagements

An average of six to twelve times per month staff members fill speaking engagements before such audiences as labor unions, church and civic groups, retiree clubs, business, industry, government and social agencies. Past experience has led to the development of an eleven-point presentation, including (1) finances, (2) use of time, (3) mental health, (4) physical health, (5) living arrangements, (6) relationships with family and friends, (7) supplemental income, (8) volunteer service, (9) wills, estates, and other legal matters, (10) adult education and (11) travel.

Pre-retirement Program Research

We are presently conducting research into the types and levels of pre-retirement programs in the Chicago area. One hundred organizations are being involved. Seventy-five of these are present clients with the remainder representing organizations with whom we have had no previous experience. This project is considered as essentially providing an opportunity to up-date our records, a measurement of growth in depth and scope of programs conducted by our clientele, an indication of programming differences between clients and non-clients, a reflection of differences in

programming which may be attributed to type of firm, number of employees, etc., and a report of levels of post-retirement contact between employer and employee. This project will serve as one measurement of the effectiveness of our work. Follow-up research will be undertaken with selected organizations from those responding to this initial effort.

Workshop/Conference Program

The Division's workshop program is considered a vital part of our on-going training program for pre-retirement planning counselors. The most recent workshop, the eleventh to date, concerned the subject of nursing homes. Since their inception in 1965 these workshops have covered such subjects as the Division's booklet, "Are You Planning....?"; methods of pre-retirement counseling; the movie, "The Rest of Your Life"; group counseling versus individual counseling; audio visual, printed, and related resource materials; leisure time; Medicare; a simulated counseling session; wills and estates; finances in general; and finances during the five years prior to retirement. An average of 30 to 50 representatives of business, labor, government, churches and social welfare agencies attend each workshop.

The over-all workshop program is being studied with specific attention to format, audience and subjects. Comments from many participants indicate that the Division's purpose might better be served by revising the present program and instituting a multiple workshop/conference program. Three types of programs could then be offered, for instance, (1) a regular series of workshops (perhaps three per year) for pre-retirement planning prog[illegible]

(2) special workshops (perhaps two per year) for special audiences covering subjects appropriate to that audience, i.e., cooperative efforts between labor and management, retirement planning for executives, etc.; and (3) an annual or biennial general conference on preparation for retirement. Such a re-designed program would expand the potential audience, treat special and general subjects in greater detail and essentially stimulate greater interest in preparation for retirement.

III. SOME PLANS FOR THE FUTURE

Field-Work Program

We are exploring the feasibility of a cooperative Division/university sponsored field-work program for training college students majoring in business administration, personnel management, industrial relations, etc., as retirement planning counselors. A placement service would be included as part of the program.

Labor and Management

An effort to effect greater cooperation between labor and management in retirement preparation programming is one of the priorities in our program. The efforts of both groups are easily documented. Businesses such as Inland Steel Company, Swift and Company, Kemper Insurance and Carson, Pirie, Scott and Company and others offer programs of quality for their employees, as do a number of the larger labor organizations such as the International Association of Machinists, United Steel Workers of America and the United Automobile Workers. There are excellent examples of cooperative programming efforts, notably a Pilot Project of Scovill Manufacturing Company and UAW Local 1604 in Waterbury, Connecticut.

The least successful efforts of the Division in the field of retirement planning education relate to labor organizations. Typically such organizations have chosen to leave the responsibility to management. Clearly, however, effective and comprehensive programming in retirement planning requires a united effort by both labor and management. Our current efforts to interest labor and management will involve personal interviews with key individuals of both factions and conference discussion of probable solutions.

Smaller Employers

We are exploring ways of stimulating interest in and programming for retirement planning among the smaller employers. Plans call for adding to our "package" program of booklets and pamphlets related to retirement a list of available resource persons and guidelines designed to enable the owner of a smaller business to establish and conduct retirement preparation programs with minimum staff and training.

Cost-Analysis Form

A cost-analysis form is being developed to facilitate an "on-the-spot" estimate of costs involved in conducting retirement preparation programs for interested clients. Since the cost of retirement preparation programs is quite nominal in terms of additional actual dollars expended, such a form may prove to be a promotional device as much as an information indicator.

Pre-retirement Education Course

A pre-retirement education course for use at small colleges and

community organizations is in preparation. Our goal is to assist such groups in offering retirement planning courses through adult education departments and evening schools with a minimum of outside professional staffing. The course will be field-tested this fall in a community in which no public and few, if any, private agencies are engaged in planning for retirement.

IV. STATEMENT OF CRITERIA

Considerable experience has been gained by management and labor, by universities, by other community agencies, and all organizations or institutions that have been experimenting with pre-retirement planning. Such programs have typically been directed toward groups and/or toward individuals.

Review of these programs reveals that although there are many variations the methodology and content of a good program is taking shape and definition. A good pre-retirement education program may be outlined as follows:

A. Approach

Employees should be encouraged to begin planning for retirement a minimum of five years, preferably more, prior to the actual retirement date. Participation should be on a voluntary basis and should include the worker's spouse. Management and labor representatives should be involved in planning, promoting and conducting the program.

B. Method

Six to eleven (or more as need indicates) discussion sessions for groups numbering 20 or less employees should be scheduled periodically during the year, depending upon the total number of employees approaching retirement. Group sessions should be conducted by persons trained in pre retirement planning and in group leadership techniques. In addition, individual counseling should be available to the employee as well

mailings of booklets, pamphlets, etc. covering subjects pertinent to retirement planning and to retirement per se represent another important educational and supportive technique.

C. Subject Matter

Key topics which should be covered in the program are (1) financial planning; (2) leisure and work; (3) living arrangements; (4) physical health; (5) mental health and (6) interpersonal relationships. These topics expanded would include use of time, legal matters, travel, volunteer services and adult education.

D. Materials

Movies, film strips, pictures, flip charts and other attractive audio visual materials should be incorporated into the group presentations. A basic book or series of books serves as a frame of reference and textual organization of the training program. Each participant should be furnished with a guidebook for personal retirement planning.

E. Follow-up

After retirement, the employer can maintain contact with the retiree by furnishing a subscription to a periodical for retired persons, mailing the house organ, planning special events, writing occasional letters, encouraging the retiree to return for a visit and making personal visits to the retiree. Where possible, a retiree's club with structured activities should be established.

V. CONCLUSION

Basic problems in retirement education and planning involve attitudinal, social, and economic stigmas attached to the expression "retirement", barriers between labor and management, unwillingness to recognize the importance of personal, long-range planning and the over-all newness of such a vital field with immense and critical implications for change and improvement.

Generally the Division supports the view that retirement preparation is a community responsibility rather than a singular institutional responsibility. Woodrow W. Hunter, Co-Director of Training, Institute of Gerontology, The University of Michigan-Wayne State University, said in a 1962 report:

> Rather than charge industry, labor or any other organization with primary responsibility, the position which I share is that preparation for retirement is a community responsibility which must be divided among many elements of the community each one of which makes its proper contribution to the total effort of supplying funds, facilities, and leadership, providing information, giving counsel, developing opportunities for retirement living and encouraging older people to avail themselves of the opportunities created for them by the community. Under these circumstances it probably makes very little difference whether the program is offered by a university, an adult education department, a YMCA, an industry or a labor union as long as the various elements of a community work together to achieve the goals of the program.

Total community responsibility for retirement planning should include:

1. Retirement planning departments at all levels of government;
2. Retirement planning counselors on the staff of every major business, industry, and labor concern;
3. Retirement planning as part of the curriculum at all levels of the educational process; and,
4. Retirement planning which occurs in the initial employment years and continues until the actual time of retirement.

At a meeting on the Hiring, Retention and Opportunity Structure for Older Workers held at the Illinois Institute of Technology in Chicago on April 30, 1969, the Director of the Division for Senior Citizens, Robert J. Ahrens, stated:

> I would like to see pension plans that are vested in the employee, that are portable, that provide variable as well as fixed annuities and that deliver no less than 50% of the highest salary reached.

I would like to see pre-retirement programs in which the whole area of retirement planning is encompassed, not only the financial aspects, and I would like to see them begun much earlier in life.

And yet, I believe, while we must do these things today, we are still only tinkering with the problem and our real need is to plan for a revolution - a revolution that will reorder our priorities and our concepts of education, work and leisure - of life itself.

I see these factors not as parts of a pyramid nor as consecutive thirds of life in which 25 years of education are followed by 25 years of work and then a final 25 years of leisure in which, too often, funds run out and the government struggles to find ways of income maintenance that help people to survive, but not really to live.

I see instead three separate but related threads, labeled education, work and leisure, each broadening at different times and narrowing at others, but running through all of life. Golden age today is a mockery for many. But with these threads perhaps we can fashion a life that is golden from its beginning to its end.

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